



Adventist Risk  
Management® Inc.

# RENTING A CAR

**Before you drive out of the rental car lot, there are several priorities you need to consider. Here are four things to do when renting a vehicle to prevent problems later.**

## **1. Check Your Coverage**

The rental agency will ask if you wish to purchase its insurance to protect yourself. If you are traveling for business, your employer may have adequate coverage for the area in which you will be traveling. Check with your office before you leave on a business trip to verify coverage, then decline this additional coverage if you are adequately protected.

If you are on a personal trip, you need to check with your automobile insurer to see if you are fully covered in the state or country where you are renting the

car and driving. If so, declining the insurance may be the right choice. If your insurer does not offer coverage on rental vehicles or if you only carry minimum limits in your home state, you should purchase this protection.

## **2. Check Outside the Car**

Walk around the vehicle and do a complete inspection prior to leaving the parking space. Check the tires for proper inflation as well as excessive wear. If any tread is missing or thin, refuse the vehicle. Make sure the spare tire is in the trunk and is ready for use. Inspect the entire body of

the vehicle from end to end and the roof. Even if there is a scratch, take a picture and report it to the attendant.

Double check the rental contract before you leave the lot to make sure the attendant recorded the information and for the correct vehicle. If you have any concerns, do not accept the vehicle. You should request to speak with a service advisor from the rental agency prior to pulling out of the parking space.

## **3. Check Inside the Car**

Open the doors of the vehicle and make certain

they all work properly. Start the engine and turn on all the lights. Check the dashboard to see if any warning lights are on. Ensure that the safety belts work correctly.

## **4. Listen As You Leave**

As you leave the parking lot, take note of any odd noises or handling issues such as brake noise or shaking when the car is in motion. If you notice any of these, return the vehicle immediately.



# Actions To Take Following A Vehicle Accident

HANDLING AN ACCIDENT IN A RENTAL VEHICLE IS SIMILAR TO HANDLING AN ACCIDENT IN YOUR PERSONAL VEHICLE.

- If you are in an accident, let Adventist Risk Management, Inc. (ARM) or your personal insurance company know immediately. Let ARM know you are renting under the church policy, if applicable.
- Take pictures immediately with your camera, cellphone, or tablet, including the vehicle(s) involved and also the surrounding area. Be certain the images are clear and usable.
- If another vehicle is involved, obtain information from the other driver. Provide your information to the other driver as well. This should include their name, drivers license number, address, email, phone number, insurance company, policy number, agent and owner of vehicle.
- If you have an accident or the vehicle is stolen, call the police. Always call if: there are injuries, seen or unseen, if vehicles are not drivable, or if you are blocking traffic and cannot move.
- If a rock or tree causes damage or the vehicle is hit on private property and there is no way to tell who caused the damage, the police likely will not respond. However, it is still important to document all you can before leaving the scene.
- Notify the rental agency immediately if the vehicle is not drivable. If it is drivable, notify them immediately upon return.

THE RENTAL AGENCY WILL EITHER INVOICE YOUR INSURANCE COMPANY DIRECTLY OR INVOICE YOU. IF YOU WERE ON A BUSINESS TRIP AND YOU RECEIVE ANY DOCUMENTATION OR MATERIALS FROM THE RENTAL AGENCY REGARDING THE ACCIDENT, FORWARD THEM IMMEDIATELY TO ARM. IF YOU WERE ON A PERSONAL TRIP, HANDLE THE ACCIDENT ACCORDING TO YOUR PERSONAL INSURANCE POLICY. IF YOU PURCHASED THE RENTAL AGENCY INSURANCE, THE AGENCY WILL FILE THE CLAIM WITH ITS INSURER AND YOU WILL NOT RECEIVE OR HEAR ANYTHING FURTHER ON THE MATTER.



## ARM Cares

We want you to stay safe and secure on every trip you take. Find more travel tips and information on how you can get short-term travel insurance at [AdventistRisk.org](http://AdventistRisk.org).

REPORT YOUR CLAIM RIGHT AWAY

1.888.951.4276 • [CLAIMS@ADVENTISTRISK.ORG](mailto:CLAIMS@ADVENTISTRISK.ORG)

STAY INFORMED

[ADVENTISTRISK.ORG/SOLUTIONS](http://ADVENTISTRISK.ORG/SOLUTIONS)



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